

## **ABSTRACT**

In various embodiments, a user may communicate with an insurance claim processing system using a data structure language message (e.g., XML messages). After  
5 assessing (e.g., parsing) a received XML message, an insurance claim processing system may perform a calculation or an action on a database. In some embodiments, calculations may include bodily injury trauma severity calculations. In some embodiments, actions may include deleting an insurance claim from the database, sending information about the insurance claim to the user system, receiving information about the insurance claim from  
10 the user system, or receiving settlement information for an insurance claim from the user system.